

**PUBLIC CHAPTER NO. 633**

**SENATE BILL NO. 2852**

**By Johnson**

**Substituted for: House Bill No. 2762**

**By Sherry Jones, Hardaway**

AN ACT to amend Tennessee Code Annotated, Title 47, Chapter 18, Part 21, relative to security freezes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Section 47-18-2108, is amended by deleting subsection (k) in its entirety and by substituting instead the following:

(k) If a security freeze is in place, a consumer credit reporting agency shall not change any of the following official information in a consumer credit report without sending a written confirmation of the change to the consumer not later than thirty (30) days of the change being posted to the consumer's file: name, date of birth, social security number, and address. Written confirmation is not required for technical modifications of a consumer's official information, including name and street abbreviations, complete spellings, or transposition of numbers or letters. In the case of an address change, the written confirmation shall be sent to both the new address and to the former address.

SECTION 2. Tennessee Code Annotated, Section 47-18-2108(m), is amended by deleting subdivision (5) in its entirety and by substituting instead the following:

(5) For the purposes of prescreening as provided by the federal Fair Credit Reporting Act, 15 U.S.C. § 1681, as amended from time to time.

SECTION 3. This act shall take effect upon becoming a law, the public welfare requiring it.

**PASSED: February 28, 2008**



RON RAMSEY  
SPEAKER OF THE SENATE



JIMMY NAIFEH, SPEAKER  
HOUSE OF REPRESENTATIVES

APPROVED this 18th day of March 2008



PHIL BREDESEN, GOVERNOR